

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

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Bank of America, N.A.

In Re:
Patricia L. Allen

Debtor.



Order Filed on December 6, 2017
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 16-13647-ABA

Adv. No.:


Hearing Date: 11/14/2017 @ 10:00 a.m.

Judge: Andrew B. Altenburg

**ORDER CURING POST-PETITION ARREARS & RESOLVING CREDITOR'S
CERTIFICATION OF DEFAULT**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: December 6, 2017



Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

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Debtors: Patricia L. Allen

Case No: 16-13647-ABA

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING CREDITOR'S CERTIFICATION OF DEFAULT

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, M&T Bank, Rebecca A. Solarz, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 318 Lake Side Drive, Logan Twp, NJ 08085, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Andrew Greenberg, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of November 14, 2017, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due June 2017 through November 2017 for a total post-petition default of \$7,656.13 (2 @ \$1,271.56 ;and 4 @ \$1,279.03 less suspense balance of \$3.11); and

It is further **ORDERED, ADJUDGED and DECREED** that Debtor shall make a payment of \$6,300.00 no later than November 17, 2017 at 12:00 PM to Secured Creditor's Attorney; and

It is further **ORDERED, ADJUDGED and DECREED** that Debtor shall make a payment of \$1,356.13 no later than January 31, 2018 at 12:00 PM, directly to Secured Creditor Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume December 1, 2017, directly to Secured Creditor Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that if either lump sum payment of \$6,300.00 or of \$1,359.24 is not made by the abovementioned due dates, Secured Creditor may automatically obtain an Order an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is late; and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application,

supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Certification of Default is hereby resolved.

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Logan Twp, NJ 08085

Andrew Greenberg
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15 South Main Street
Marlboro, NJ 07746

Isabel Balboa, Chapter 13 Trustee
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